

(2) There is still due and owing unto your Petitioner by the said real estate Deed of Trust the principal sum of Fifty Three Thousand Two Hundred Ninety Six Dollars and Sixty Two Cents (\$53,296.62 with interest thereon of One Thousand Seven Hundred Thirty Nine Dollars and Seventeen Cents (\$1,739.17) from May 2, 1982 to September 9, 1982, and late charges in the amount of Ninety Five Dollars and Eighty Eight Cents (\$95.88), making a total indebtedness due as of September 8, 1982, of Fifty Five Thousand One Hundred Thirty One Dollars and Sixty Seven Cents (\$55,131.67), all of which will more fully appear by reference to the statement of mortgage claim heretofore filed.

(3) That there is contained in said real estate Deed of Trust a provision that if default be made by the said James Riley Trail, Jr. and Janice I. Trail, husband and wife, in the payment of any installment thereof, then the same shall mature and become payable and it shall then be lawful for Robert E. Gearinger and C. Monroe Keeney, or their substitute trustee, Howard R. Stepler, Jr., to sell the said real estate to satisfy and pay said debt, interest, taxes and all costs incident to said sale, and default having been made in the payment of the principal and interest of said debt, your Petitioner as substitute trustee, became duly authorized to exercise the power of sale contained in the said Deed of Trust by reason of default. Said Deed of Substitute Appointment being recorded among the Land Records of Frederick County Maryland, in Liber 1179, folio 532, heretofore filed as Exhibit No. 2.

(4) That having first advertised the said real property at least once a week for three successive weeks to the date of sale in the Frederick News-Post, a newspaper published in Frederick County, Maryland, setting forth the time, place, manner and terms of sale, as will appear by the Certificate of Publication filed herewith as Exhibit No. 3, which is prayed to be taken and considered a part hereof, and after having filed a duly approved bond your Petitioner proceeded to sell said real estate at the Court House door, Frederick City, Frederick County, Maryland, on Wednesday, April 6, 1983, at 11:00 A.M., and your Petitioner attended said sale and then and there sold